

HOT POLICY PAGE

December 2000

Family Size							Income Bands
1	2	3	4	5	6	7	
\$0- \$452.29	\$0- \$609.37	\$0- \$766.45	\$0- \$923.54	\$0- \$1,080.62	\$0- \$1,237.70	\$0- \$1,394.79	A
452.30- 695.83	609.38- 937.49	766.46- 1,179.16	923.55- 1,420.83	1,080.63- 1,662.49	1,237.71- 1,904.16	1,394.80- 2,145.83	B
695.84- 869.79	937.50- 1,171.87	1,179.17- 1,473.95	1,420.84- 1,776.04	1,662.50- 2,078.12	1,904.17- 2,380.20	2,145.84- 2,682.29	C
869.80- 974.16	1,171.88- 1,312.49	1,473.96- 1,650.83	1,776.05- 1,989.16	2,078.13- 2,327.49	2,380.21- 2,665.83	2,682.30- 3,004.16	D
974.17- 1,078.54	1,312.50- 1,453.12	1,650.84- 1,827.70	1,989.17- 2,202.29	2,327.50- 2,576.87	2,665.84- 2,951.45	3,004.17- 3,326.04	E
1,078.55- 1,182.91	1,453.13- 1,593.74	1,827.71- 2,004.58	2,202.30- 2,415.41	2,576.88- 2,826.24	2,951.46- 3,237.08	3,326.05- 3,647.91	F
1,182.92- 1,287.29	1,593.75- 1,734.37	2,004.59- 2,181.45	2,415.42- 2,628.54	2,826.25- 3,075.62	3,237.09- 3,522.70	3,647.92- 3,969.79	G
1,287.30- 1,391.73	1,734.38- 1,875.09	2,181.46- 2,358.45	2,628.55- 2,841.80	3,075.63- 3,325.16	3,522.71- 3,808.52	3,969.80- 4,291.88	H

These income bands are valid until July 1, 2001.

Always report your correct income

Each year, Basic Health sends a reminder to members on when and how to report an income change to Basic Health. Even if your income hasn't changed recently, it's important to check the income band used to calculate your premium.

To see if you need to report an income change, follow these instructions:

- ▶ Note the family size and income printed on your premium statement.
- ▶ Find the column on the table above that shows your family size, and read down until you find the range that includes the

income on your premium statement. If you have eight or more people in your family, call Basic Health for income information.

- ▶ If your current income is out of this range, you need to report an income change. Simply call our 24-hour, self-service phone line at 1-800-842-7712 to request an income change packet. Your premium will be adjusted accordingly.
- ▶ If your income falls within the same range as the income shown on your premium statement, you do not need to report the change.

HCA 25-610 (12/00)



If you don't keep your account information current...

...you will be penalized! Basic Health regularly verifies your income through contact with other state or federal agencies. If this shows that you have not reported an income increase which would affect your premium, Basic Health will bill you for additional premium amounts due for past months. So it is very important to notify Basic Health right away (or no more than 30 days after the end of the first month at the new income level) if your income increases enough to move you to a different income band.

Under certain circumstances, Basic Health also has the right to collect a penalty of up to 200 percent of the amount due for past premiums.

What counts as income?

Your Basic Health premium is based on your gross family income (before deducting taxes) for the most recent 30 days or complete calendar month, unless you are self-employed or using our "income averaging" method. Whenever sending income information to Basic Health, refer to the following list.

Include income from the following sources:

- Salaries, wages, commissions, tips, and work study income
- Self-employment and rental income
- Unemployment income and strike benefits
- Social security benefits and Supplemental Security Income
- Retirement, pensions, and IRA distributions
- Child support, family support, and alimony
- Insurance benefits
- Income from interest, dividends, trusts, annuities, and royalties
- Veterans' benefits and military allotments
- Labor and Industries benefits
- Public assistance (Department of Social and Health Services grants)
- Estate income, gambling/lottery winnings

Do not include:

- Income, such as wages, earned by dependent children
- Capital gains
- Any assets drawn down as withdrawals from a bank, or proceeds from the sale of property, such as a house or car

- Tax refunds, gifts, loans, lump-sum inheritances, one-time insurance payments, or compensation for injury (except workers' compensation)
- Income from a family member who lives in another household if that income is not available to you or eligible dependents seeking Basic Health enrollment
- University scholarships, grants, fellowships, or assistantships
- Non-cash benefits (such as food stamps, school lunches, or housing assistance)
- Payments for adoption support received from the Department of Social and Health Services

Do not send originals

Remember: When sending documents to Basic Health, please do not send originals. Instead, send a copy. These documents cannot be returned! Also, please do not use a highlighter on your documents. Because of the way we scan documents into our computer system, the highlighting actually darkens the information you want to see.

Are Basic Health's business hours difficult for you?

Access us 24 hours a day from your computer, or receive information from our self-service line.

Ever find yourself wanting to do business after most businesses are closed? If you have Basic Health business to take care of, or need information about the program, you should know about two things.

First, we offer a 24-hour, self-service line for Basic Health members. By calling 1-800-842-7712, you can verify enrollment of family members on your account, check on whether we've received your premium payment, request forms for making changes to your account, or find out when your next payment is due.

Second, for a ton of general information about Basic Health, log on to our Web site: www.wa.gov/hca/basichealth.htm. Once there, you'll find links to a number of our publications, such as *How Much Will Basic Health Coverage Cost?*, *Understanding Basic Health*, and the *Basic Health Member Handbook*. We also list customer service phone numbers of the health plans that contract with Basic Health, along with links to their Web sites. There's an e-mail link to us there, too, so if you have a question, you can ask it electronically. In most cases, you'll receive a response the next working day.